

We are a trusted partner for your company's cargo insurance. We acquire the necessary additional information and guide all parties involved in the claim.

With our outstanding partner network, you are guaranteed a no-fuss process to damage inspection and repair.

#### Instructions in case of cargo damage

- take immediate action to limit the damage
- make a note for the transporter in the waybill or in writing
- notify to the police any accident or loss caused by a criminal act
- take care of the goods and take photos
- provide LocalTapiola with an opportunity to inspect the damage
- notify of any cargo damage immediately.

#### Instructions for transporters or freight forwarders in case of cargo damage

- take immediate action to limit the damage
- notify your principal of the damage
- settle the reclamation between transporters
- notify to the police any accident or loss caused by a criminal act
- take care of the goods and take photos
- provide LocalTapiola with an opportunity to inspect the damage.

#### LocalTapiola is there for you

Report any loss or damage to us as soon as possible after it has occurred.

#### Report a loss via email

- y-kuljetusvahingot@lahitapiola.fi
- Please note that the email connection is not secure. You can send us a secure message at <https://secure.lahitapiola.fi>

#### Call us

- +358 9 453 3977 (weekdays 8am–4pm)

#### Report a loss online at

<https://www.lahitapiola.fi/yritys/hae-korvausta>

You can also submit a loss report in the corporate customers' online service.

If possible, attach the following documents to the loss report:

- waybill
- commercial invoice
- reclamation to the transporter
- other explanatory documents relating to the incident

#### The transporter's maximum liabilities for cargo damage and reclamation periods laid down by transport legislation

	Transport in Finland	International transport	Reclamation period	Apparent	Latent damage	Delay
	EUR20/kg	8.33SDR/kg	Immediately	7 days	21 days	
	667SDR/package or 2SDR/kg		Immediately	3 days	60 days	
	22SDR/kg		Immediately	14 days	21 days	
	EUR25/kg	17SDR/kg	Immediately	7 days (international) 10 days (Finland)	60 days (international) — (Finland)	